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the government that year were $202,947,734; there was paid from the Treasury, in bond premiums, $10,813,349; and, as interest on the national debt, $143,781,592; making the total expenditures of the government on these accounts, $357,542,675. In addition, the Treasury redeemed bonds to the amount of $735,536,980; and this, mainly, out of the proceeds of fresh loans, at lower rates of interest. All this vast sum, more than twice the actual expenditures of the government, even after including bond premiums and the current interest on the public debt, was embraced in the financial statement of the last year of Mr. Johnson's administration. This mistake was committed in connection with each successive administration, from Washington's down.

It is needless to say that blunders of such a magnitude completely destroyed the prestige of the book; and that, although it was intended to be issued from time to time, with the facts and figures brought down to date, it was never heard of again.

Another example of statistics rendered actually delusive by the neglect of elementary considerations is found in a recent work on State and Municipal Taxation, a book which, in many of its views and suggestions, makes a valuable contribution to economic literature, but is, statistically, very faulty. Thus, in a "comparative table," showing the "principal receipts, total receipts, and total expenditures" of certain leading cities, New York is put down for $73,309,884 of total receipts, in 1886, and for $71,750,743 of total expenditures. Now the fact is that nearly twenty millions alike of the receipts and of the expenditures represent nothing but temporary loans, contracted and paid during the year. City taxes come in mainly during a brief period. In order to prevent the necessity of keeping a vast sum of money in the treasury for months together, the government properly borrows in the "dry season," and liquidates its obligations when the taxes set in like a flood. Yet this fact was, in the work referred to, allowed to swell the expenditures of the city more than one third. Had the city treasurer found it expedient to borrow ten millions more for one, two, or three months, this would have carried the "expenditures" of New York up to eighty-one millions!

THE FIRE LOSSES IN THE UNITED STATES DURING 1889.

HOW DISTRIBUTED BY STATES AND SECTIONS, CAUSES AND DIVISIONS OF THE YEAR.

The following is an abstract of the review of the fire losses in the United States during 1889, appearing in *The Chronicle Fire Tables:*

The destruction of property by fire in the United States in 1889 was greater than in any other year since the great fires in Chicago and Boston.

The number of noteworthy fires in the United States in 1889, not including the smaller ignitions with merely nominal losses, was 17,598, an increase of 1,579 fires over 1888. The value of the property destroyed by these fires was 123.0 millions against 110.9 millions in 1888, an increase of 12.1 millions. The average property loss per fire was $6,992. In preceding years the average losses per fire were as follows: in 1888, $6,922; 1887, $7,330; 1886, $6,760; 1885, $7,285.

The geographical distribution of the fire waste in 1889, compared with 1888, was about as follows: in the New England States 16.8 millions against 12.9 millions in 1888; in the Middle States 27.4 millions against 33.1 millions in 1888; in the Southern States 18.8 millions against 16.5 millions in 1888; in the Western States 35.8 millions against 35.8 millions in 1888; in the Pacific States and Territories 24.2 millions against 12.9 millions in 1888. It will be seen that the fire loss in the New England States in 1889 was considerably heavier than in the preceding year, while in the Middle States the loss was much lighter than during the year before. In the Southern States there was a moderate increase, while in the Western States the sum destroyed was almost exactly equal to the destruction by fire during 1888. Excessive losses occurred in the Pacific States and Territories, the destruction in this section having been about twice as great as in the preceding year, chiefly owing to the sweeping fires in the new State of Washington.

The loss in the first quarter of 1889 was 27.3 millions against 34.4 millions in the first quarter of 1888; in the second quarter 33.1 millions against 26.7 millions in 1888: in the third quarter 28.6 millions against 26.5 millions in 1888; in the fourth quarter 34.0 millions against 23.4 millions in 1888. Therefore, the largest loss in 1889, by divisions of the year, was in the fourth quarter, whereas in 1888 the largest loss was in the first quarter of the year. The statistics of fifteen years show that the highest average losses occur in the first and fourth quarters.

The loss in 1889 on property in which fires originated was 72.7 millions against 78.9 millions in 1888. The loss by exposure in 1889 was 50.4 millions against 31.9 millions in 1888, showing a large increase, attributable, of course, to the numerous sweeping fires. The causes of 8,490 fires were fairly well known, but the causes of the remaining 9,108 were either not reported at all or stated to be unknown.

Owing to the incompleteness of the reports, the study of fire causes is very unsatisfactory. No particular effort is made by the public authorities to ascertain the actual causes of fires, taking the country as a whole. In some of the larger cities there are municipal officers whose duty it is to investigate the origins of fires, but their labors, however conscientiously performed, contribute very little toward the enlightenment of the people with regard to the causes of fires in the country at large. Even the officers of fire insurance companies and of fire underwriters' organizations are sometimes very reluctant to assign causes for fires which come under their notice.

We have shown that the average loss per fire last year was $6,992, which is another way of saying that the community lost that amount of money about every time a fire occurred. The average loss varies but little year by year, consequently every genuine alarm of fire during the current year will mean an absolute loss to the people of the United States of about seven thousand dollars. Undoubtedly the time will come when the county or city authorities will be compelled by law to investigate the causes of fires or special officers appointed to give their entire attention to this purpose. When that time arrives the causes of the tremendous destruction by fire which is continually going on will be much better understood, and probably a very large proportion of the present fire waste will be prevented. No one can reasonably expect that anything will be accomplished in the way of fire prevention until the causes of fires and of the heavy losses thereby are better known. Meantime it is fortunate that the productive power of the people is so vast that 123 millions of accumulated wealth can be wiped out of existence in a single year without surprise or protest, and it is high testimony to the perfection of the insurance system that these mammoth losses are so evenly distributed that they fall lightly on the many instead of onerously on the few.

How little is really known of the origins of fires is rendered evident by the fact that of the 123 millions consumed last year we have but a partial idea of how 79.7 millions came to be destroyed, after counting in the great loss (over fifty millions) through exposure. Of the 72.7 million dollars' worth of property destroyed by fires originating on the premises, specific causes can be assigned for the loss of only 29.4 millions, leaving a property value of 43.3 millions which was swept away by fires that started in some unknown manner.

The principal known causes of fires are as follows in order of rank: incendiarism, defective flues, sparks (miscellaneous and locomotive), matches, lamp explosions, stoves, spontaneous combustion, lightning, lamp and lantern accidents, gas jets, forest and prairie fires. These eleven causes were responsible for 6,223 fires, or 73 per cent of the whole number of fires of known origins. The remaining 2,267 fires of known origins were divided among forty-seven lesser causes.

Nearly twenty-three per cent of the fires of known origins were reported as incendiary. The proportion of incendiary fires in 1888 was about twenty per cent; in 1887 about twenty-one per cent; and in 1886 about twenty-six per cent. In Tennessee, West Virginia, and Wyoming more than one-half the fires were said to be of incendiary origin. In eighteen other states, viz., Connecticut, Delaware, Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Arkansas, Louisiana, Texas, Indiana, Iowa, Nebraska, Kansas, Idaho, and Washington, the causes of thirty-five to fifty per cent of the fires were similarly reported.

One of the interesting features of the fire loss in 1889 is the falling off in the number of fires attributed to defective flues. Perhaps the remarkably mild weather of the past winter explains this phenomenon. During the winter months defective flue fires are of frequent occurrence, especially in the coldest weather. In an unusually mild winter — such, for example, as the winter of 1889–90 — the defective flue hazard is probably considerably lessened.

At this moment there are no causes of fires which are being more closely studied than electric wires and lights. Within four years the value of the property annually destroyed by electric wires and lights has risen from less than one-half million dollars to more than five and one-half million dollars. During the year 1889 electric wires were charged with their first great conflagration, viz., the Kingston Street fire in Boston, Mass., on November 28, 1889.

In the fifteen years during which *The Chronicle* has kept its careful record of fires *one thousand three hundred and sixty-five million dollars'* worth of property has been destroyed by fire in the United States. The magnitude of this sum is almost beyond comprehension. Through the system of fire insurance the people have taxed themselves to relieve the misfortunes of the direct sufferers, and have repaid to the latter in this manner nearly *seven hundred and sixty-nine million dollars.* The loss of the remaining five hundred and ninety-six millions was borne by those whose property went up in smoke without succor of any kind. How many hundreds of these millions were destroyed by criminal fires, how many hundreds of millions by a carelessness that was akin to criminality, how many hundreds of millions by a careless and ignorant construction cannot be precisely stated. Most fire underwriters would probably consider an estimate that one-fifth of this great property loss in fifteen years, or about two hundred and seventy-five million dollars, was caused by incendiarism and arson, as far below the fact. Yet, on the basis of the apparent percentage of incendiarism in 1889, much more than two hundred and seventy-five million dollars of property values were consumed in the United States within a period of fifteen years by the torch of the incendiary.

NEW FRENCH MORTALITY TABLES.

In the Economic Section of the "World's Fair," held at Paris last year, were exhibited two important tables of mortality. These are the joint production of the four French companies, Assurances Générales, Union, Notionale, and Phénix. The preparation of these tables must be regarded as an event of great importance in the history of vital statistics. We are not aware that anything on the same scale has ever before been attempted in France, and offer our sincere congratulations to the life assurance world across the channel on this their recent achievement. The tables are two in number. The first